

TENNESSEE GENERAL ASSEMBLY
FISCAL REVIEW COMMITTEE



FISCAL MEMORANDUM

SB 3843 – HB 3832

March 30, 2010

SUMMARY OF AMENDMENT (016216): Deletes all language following the enacting clause. Requires that a notice of assignment of benefits be in writing to the insurer in order to be effective unless otherwise stated in the insurance policy. Defines “participating health care facility” as a health care facility that has a current contract provider agreement with the insured’s insurer and “non-participating facility based physician” as a physician who has been granted clinical privileges to provide services to patients at the participating health care facility but does not have a provider agreement with the insured’s insurer. Requires a health-care facility to provide written notice to the insured that informs them they may be financially responsible for the services that have been performed that are not covered by the insured’s policy prior to any services being provided and to provide the insured a detailed billing statement including an itemized list of services, date of services, and information that the non-participating facility based physician may not have a current provider agreement and the patient may be responsible for any amounts that remain unpaid after insurance payments have been made. Requires the billing statements include a phone number for the purposes of discussing information contained on the statement and information regarding arrangements for payment plans when the outstanding balance after copayment and coinsurance payments is greater than \$200.

FISCAL IMPACT OF ORIGINAL BILL:

Increase State Expenditures – Not Significant

FISCAL IMPACT OF BILL WITH PROPOSED AMENDMENT:

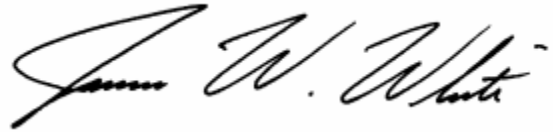
Unchanged from the original fiscal note.

Assumption applied to amendment:

- Any cost associated with an increase in complaints to the Consumer Affairs Division within the Department of Commerce and Insurance can be accommodated within existing resources without increased appropriation or reduced reversion.

CERTIFICATION:

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, reading "James W. White". The signature is fluid and cursive, with the first name "James" written in a larger, more prominent script than the last name "White".

James W. White, Executive Director

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